

In re:  
Samuel Delacruz  
Samuel Delacruz  
Debtors

Case No. 23-11283-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 17, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db	+++ Samuel Delacruz, 1070 Rick Road, Reading, PA 19605-9300
db	+++ Samuel Delacruz, MAILING ADDRESS, 905 N. 9th Street, Reading, PA 19604-2309
cr	+ Mercedes-Benz Financial Services USA LLC, 13650 Hertiage Parkway, Fort Worth, TX 76177-5323

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 18 2023 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 18 2023 00:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: M74banko@mercedes-benz.com	Oct 18 2023 00:15:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-4

User: admin

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Date Rcvd: Oct 17, 2023

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2023 at the address(es) listed below:**

Name	Email Address
BONNIE B. FINKEL	finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
BONNIE B. FINKEL	on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA 2022-INV3 Trust bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
LARRY W. MILLER, JR.	on behalf of Debtor Samuel Delacruz lmiller@millerlawgroup.net sjameson@millerlawgroup.net
MARK A. CRONIN	on behalf of Creditor MFA Financial Inc. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor BANK OF AMERICA N.A. mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmil@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7

SAMUEL DELACRUZ,

Debtor, : Bankruptcy No. 23-11283 pmm

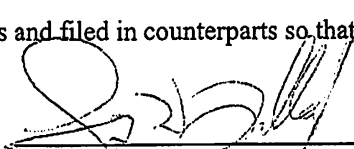
**SECOND STIPULATION EXTENDING TIME TO FILE A COMPLAINT  
UNDER SECTION 727 OR A MOTION TO DISMISS UNDER SECTION 707**

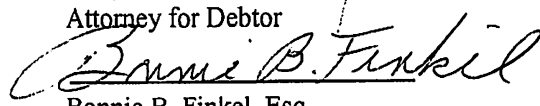
**AND NOW**, this 10TH day of October, 2023, it is hereby agreed and stipulated to between Attorney for the debtor, Larry W. Miller, Jr., Esq. and Bonnie B. Finkel, the chapter 7 trustee as follows:

The parties hereby agree, that the time for the Chapter 7 Trustee and for the US Trustee to file a Complaint to Deny Discharge under Section 727 and/or a Motion to Dismiss under 707 is hereby extended a second time for an additional 70 days past the previous deadline date of October 27, 2023. The Trustee had requested additional financial information including the business income, personal income, and bank statements from approximately 30 bank accounts which had not been previously disclosed, and she needs additional time to review the large volume of documentation provided in this potential asset case.

Therefore, the parties agree that the new deadline for the Trustee or U.S. Trustee to file a Complaint or a Motion to Dismiss will be January 5, 2024.

This Stipulation can be executed in counterparts and filed in counterparts so that it is as if it were one integrated document

  
Larry W. Miller, Jr., Esq.  
Attorney for Debtor

  
Bonnie B. Finkel, Esq.  
Chapter 7 Trustee

**ORDER**

NOW, this 16th day of October, 2023, IT IS HEREBY ORDERED AND  
DECREED that the above Stipulation be approved.

*Patricia M. Mayer*

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HONORABLE PATRICIA M. MAYER  
United States Bankruptcy Judge